Certificate Number: 03621-PAE-DE-036706878

Bankruptcy Case Number: 22-11231



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 24, 2022</u>, at <u>5:03</u> o'clock <u>PM EDT</u>, <u>Eileen Bowers</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: July 24, 2022 By: /s/Damaris Soto

Name: Damaris Soto

Title: <u>Credit Counselor</u>